

FIRST AMERICAN INTERNATIONAL CORP.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$590	\$533	-9.6%		
Loans	\$511	\$410	-19.8%		
Construction & development	\$135	\$72	-46.4%		
Closed-end 1-4 family residential	\$67	\$91	36.1%		
Home equity	\$22	\$21	-3.3%		
Credit card	\$0	\$0	-14.0%		
Other consumer	\$0	\$0	-98.9%		
Commercial & Industrial	\$12	\$12	0.8%		
Commercial real estate	\$253	\$194	-23.3%		
Unused commitments	\$46	\$30	-34.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$19	111.7%		
Asset-backed securities	\$0	\$3			
Other securities	\$13	\$22	76.9%		
Cash & balances due	\$31	\$48	55.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$40	\$20	-49.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$40	\$20	-49.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$531	\$474	-10.8%		
Deposits	\$504	\$453	-10.3%		
Total other borrowings	\$20	\$15	-24.6%		
FHLB advances	\$20	\$15	-24.6%		
Equity					
Equity capital at quarter end	\$59	\$59	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	10.3%	--		
Tier 1 risk based capital ratio	8.5%	12.6%	--		
Total risk based capital ratio	9.7%	13.9%	--		
Return on equity ¹	-11.1%	7.1%	--		
Return on assets ¹	-1.1%	0.8%	--		
Net interest margin ¹	5.0%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	41.9%	59.7%	--		
Loss provision to net charge-offs (qtr)	240.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.9%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	22.1%	19.7%	1.8%	0.7%	--
Closed-end 1-4 family residential	4.4%	6.2%	0.0%	0.7%	--
Home equity	1.1%	1.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.5%	--
Other consumer	1.1%	0.0%	0.0%	0.0%	--
Commercial & Industrial	13.8%	9.6%	0.0%	9.7%	--
Commercial real estate	7.2%	2.5%	0.0%	0.0%	--
Total loans	10.3%	6.4%	0.5%	0.6%	--